Proceedings of the Kick-off Workshop of the USAID/Ethiopia RHPP SO
Amhara Micro-enterprise development, Agricultural Research, Extension,
and Watershed Management (AMAREW) Project*

Held in Bahir Dar, Ethiopia

September19-20, 2002

Introduction and Overview of the Project Proposal
Brhane Gebrekidan

The Virginia Tech led Consortium (Virginia Tech, Cornell University, Virginia State University and ACDI/VOCA) has been awarded the USAID/Ethiopia Mission Contract No. 663-C-00-02-00340-00 under the Rural Household Production and Productivity increase (RHHP) Strategic Objective (SO) to implement the **A**mhara **M**icro-enterprise development, **A**gricultural **R**esearch, Extension, and **W**atershed management (**AMAREW)** project. The contractor will provide technical assistance and management support to help the Amhara National Regional State (ANRS) implement its regional food security program. A **Kick-off Workshop** was organized by **AMAREW** Project to mark the beginning of the project. This workshop was held in Bahir Dar, Ethiopia, September 19-2002.

The "contractor" is to provide technical assistance and management support to help the Amhara National Regional State (ANRS) implement its regional food security program. Project implementation started at the beginning of July 2002 when all members of the long term personnel arrived at Bahir Dar.

The "contractor", the Office of International Research and Development (OIRD), Outreach Division of the Office of the University Provost, Virginia Polytechnic and State University (Virginia Tech) serves as the lead institution. The VT Consortium is composed of the following:

Virginia Tech (the "contractor") - will lead in its area of recognized strengths and experience – the participatory applied research component and the closely related extension component

Cornell University - recognized capability in watershed management and will lead the watershed component.

Virginia State University - recognized in VA extension, co-lead of the extension component.

ACDI/VOCA - an acknowledged international leader with extensive experience in Ethiopia, will lead the micro-enterprise development component.

Ethiopian Collaborators
   Alemaya University
   Mekelle University
   Debub University
   Bahir Dar University
   Addis Anteneh and Associates

International Resource Institutions
   Family Health International
   CRSP Council Universities/ Institutions
   International Livestock Research Institute

Primary Partners of the Consortium in the ANRS
   Food Security Program Coordination Office (FSPCO)
   Amhara Regional Agricultural Research Institute (ARARI)
   Bureau of Agriculture (BoA)
   Amhara Credit and Savings Institution (ACSI)
   Regional Micro and Small Enterprises Development Agency
   (ReMSEDA)

Project Long Term Personnel
Dr. Brhane Gebrekidan, Chief of Party and Senior Research Advisor (COP/SRA), has experience with Alemaya University and the former Institute of Agricultural Research (IAR) in Ethiopia, IARCs (ICRISAT and CIMMYT), CRSPs and VT.

Dr. Kent Reid, Extension/Watershed Management Advisor (EWMA), comes with extensive experience in watershed management.

Ms. Angela Neilan, Extension Communications Advisor /Trainer/Curriculum Specialist (ECAT), is career extension specialist.

Mr. Richard Pelrine, Micro-enterprise Development Advisor (MED), has extensive experience and qualification in micro-finance and is well known in Ethiopia.

The team brings a combination of technical expertise and development project management experience to meet the challenges of the AMAREW project.

The team will be complemented by a highly qualified local professional staff (yet to be hired) and supported by the strong program management team located at the Home Office (OIRD/Virginia Tech).

Purpose
The primary purpose of the kick-off workshop was to announce the launching of the **AMAREW Project.**

Additional purposes of the workshop were:
- to introduce the project personnel, partners, and stakeholders to each other
- to introduce the content of the project proposal to the stakeholders
- to get the perspectives and expectations of the Amhara Region partners of the project
- to discuss and contribute to the development of the 2003 Annual Work Plan of
  the Project

Part 1 of the project deals with Agriculture, Natural Resources and Watershed Management in ANRS

Part 2 focuses on Micro-enterprise Development Activities in the ANRS

Part 3 covers Program-Wide Activities and Cross-Cutting Themes such as HIV/AIDS, Gender, Capacity Building, Degree Training Arrangements, Distance and Distributed Learning.

Inspired by the service-oriented US land-grant university model of integrated extension, research, and education and using the modality of USAID's nine global CRSPs, AMAREW will adopt peer-to-peer collaboration between host country and US counterparts.

AMAREW will upgrade human resource capacities among regional and community service providers and reinforce the institutional relations between ARARI and BoA through an on-farm research program.

AMAREW will work with ACSI to establish a Management Information System for its banking services and help it create new financial products . We will work with the REMSEDA to develop public and private sector Business Development Services practitioners at the woreda level.

Our two pilot watershed management areas will serve as sites for integrating research, extension, and micro-enterprise development efforts.

AMAREW will strengthen agricultural research and extension, watershed management capacity, and micro-enterprise development in the thirteen targeted food-insecure woredas of the ANRS.

Proposed Implementation Approach
To achieve the goals of AMAREW (ASPIRE), we will collaborate with our ANRS partners and:
- facilitate asset building of rural households through innovative microfinance activities and business skills training;
- build project management skills at the community level;
- establish research/extension linkages between government development services at the woreda level;
- establish institutional linkages to strengthen extension /research /education; and
- assist institutional partners to establish HIV/AIDS education programs for themselves and their constituents.

Workshop Participants

The workshop was attended by representatives from the following organizations and institutions:

- USAID Mission/Ethiopia;
- Virginia Tech, Cornell University, Virginia State University, and ACDI/VOCA;
- Food Security Program Coordinating Office (FSPCO) of the Amhara National Regional Sate (ANRS);
- Amhara Regional Agricultural Research Institute (ARARI) Headquarters;
- Adet Research Center;
- Sirinka Research Center:
- Sheno Research Center;
- Kombolcha Rural Technology Center;
- Bahir Dar Rural Technology Center;
- Bureau of Agriculture (BoA) Headquarters;
- BoA's Extension Pilot Woredas (Watershed project, agriculture, rural development and land use);
- Amhara Credit and Savings Institution (ACSI);
- Regional Micro and Small Enterprises Development Agency (REMSEDA) Headquarters and Zonal Centers;
- Cooperatives Promotion Bureau (CPB);
- Disaster Prevention and Preparedness Bureau (DPPB);
- Rural Development Bureau;
- Bureau of Capacity Building;
- Bureau of Finance and Economic Development;
- Farmers' Cooperatives Representatives;
- Environmental Authority;
- Bureau of Health;
- Women's Affairs Bureau;
- Ministry of Finance and Economic development;
- Bahir Dar University;
- Alemaya University;
- Training Centers (Woreta, Merto Lemariam, Bure and Kombolcha);
- VOCA/Ethiopia; and
- Addis Anteneh And Associates (AAA)

WORKSHOP PROGRAM

Thursday, September 19, 2002

08:00-08:30   Registration
08:30-12:00 noon   Presentation and Discussions of the Project Proposal

Chair: Mulugeta Seid
Rapporteur: Mike Bertelsen

08:30-9:00   **Welcome Remarks**
                    Workshop Opening Speech: Dr. Abera Teklemariam, Deputy Head of
                    ANRS Rural Development Bureau
                    Ato Mulugeta Seid, Head, FSPCO
                    Mr. John McMahon, Chief, ANR, USAID/Ethiopia
                    Dr.Tadele Gebreselassie, CTO, RHHP SO, AMAREW, USAID/Ethioipa
                    Dr.S.K. De Datta, Director, OIRD, and Associate Dean, CALS, VT

09:00-9:30 a.m.   Introduction and Overview of the Project, Brhane Gebrekidan, COP
9:30-10:00 a.m.   Research Component of the Project Proposal, Brhane Gebrekidan, COP
10:00-10:30 a.m.   Extension Component of the Project Proposal, Angela Neilan, Extension
                    Advisor

10:30-11:30   **Coffee Break**

11:30-12:00 noon   Watershed Management Component of the Proposal, Kent Reid/Professor
                    Tammo Steinhuis, Watershed Management Advisor/Professor of Biological
                    and Environ mental Engineering (BEE)
12:00-12:30   Micro-entrprise Component of the Proposal, Richard Pelrine, Micro-enterprise
                    Advisor

12:30-2:00 p.m. **Lunch Break**

2:00-5:00 p.m. **Perspectives and Expectations of the ANRS partners and Discussions**
                    Chair: Worku Mekasha, Country Director, ACDI/VOCA
                    Rapporteur: Keint Reid, Watershed Management Project Advisor

2:00-2:30 p.m.   Food Security Program Coordination Office (FSPCO), Mulugeta Said, Head,
                    FSPCO
2:30-3:00.p.m.   Amhara Regional Agricultural Research Institute (ARARI), Ato Ameha
                    Sebsibe, Director, Livestock Research, ARARI
3:00-3:30.p.m.   Bureau of Agriculture (BoA), Ato Dereje Beruk, Head, BoA

3:30-4:00 p.m. **Coffee Break**

4:00-4:30. p.m.   Amhara Savings and Credit Institute (ACSI), Ato Mekonnen
                    Yelewemwossen, Head, ACSI
4:30-5:00.p.m.   Regional Micro and Small Enterprise Development Agency (REMSEDA)
                    Ato Fasika Jiffar Demea, Head, REMSEDA
5:00-5:15. p.m.   Perspectives and Expectations of the USAID/Ethiopia Mission, Dr. Tadele
                    Gebreselassie, CTO, AMAREW Project
5:15-5:30 p.m.   R2D Project Profile, Dr. Belay Demissie, Coordinator, R2D Project
5:30-5:45 p.m.   Monitoring and Evaluation (M&I), W/o Mitsilal Abrha, M & I Officer,
                    USAID/Ethiopia
5:45-6:00 p.m.   Working Group Formation

Friday, September 20, 2002

8:00-12:30 p.m.   **Working Groups Discussions and Contributions to the 2003 Project Work Plan Development**
- Working Group I: Research
- Working Group II: Extension
- Working Group III: Watershed Management
- Working GroupIV: Micro-enterprise Development
  (Training and Cross-Cutting Themes included in each group discussion)

12:30-2:00 p.m.   **Lunch Break**

2:00 p.m.-4:00 p.m. **Reports by Working Groups and Further Discussions**
        Chair: Dr. Enyew Adgo, Director, Natural Resources Division, ARARI
        Rapporteur: Dr. Bantayehu Gelaw, Consultant, Virginia Tech

2:00-2:30 p.m.   Working Group I: Research
2:30-3:00 p.m.   Working Group II: Extension
3:00-3:30 p.m.   Working Group III: Watershed Management
3:30-4:00 p.m.   Working Group IV: Micro-enterprise Development Research

4:00-4:30 p.m.   **Coffee Break**

4:30-5:15 p.m.   **Closing of Workshop**
        Chair: Dr. Gete Zeleke, Director, ARARI
        Rapporteur: Dr. Wondi Mersie, Research/Extension Specialist, Virginia State University
4:30-4:40 p.m.   Comments and Perspectives by the Project CTO, Dr. Tadele Gebreselassie, CTO, AMAREW Project, USAID, Ethiopia
4:40-4:50 p.m.   Comments and Perspectives by the Contractor, Dr. S.K. De Datta, Director, OIRD and Associate Dean, CALS, Virginia Tech
4:50-5:00 p.m.   Looking Ahead and Concluding Remarks by the COP of the Project, Dr. Brhane Gebrekidan, COP, AMAREW Project
5:00-5:15 p.m.   Comments by Mr.John McMahon, Chief, ANR, USAID/Ethiopia
5:15-5:30 p.m.   Comments by Mr. Tom Park, Ag/Mission Director, USAID/Ethiopia
5:30-5:45 p.m.   Closing Remarks, Dr. Gete Zeleke, Director, ARARI

PRESENTATIONS BY AMAREW PROJECT PERSONNEL

Research Program Presentations

BRHANE GEBREKIDAN
COP and Senior Research Advisor

Research Program and Capacity Building

The Virginia Tech (VT) Consortium will serve as an advisor to the Amhara Regional Agricultural Research Institute (ARARI), and coordinate development of collaborative linkages to national and international institutions, and provide technical assistance for training. The focus will be on adaptive research to improve production and productivity in the food-insecure woredas of the ANRS. We will be active partners with ARARI in its efforts to implement the Amhara Regional Agricultural Research Master Plan (ARARMP).

Amhara **M**icro-enterprise development, **A**gricultural **R**esearch, **E**xtension, and **W**atershed management (**AMAREW**) proposes to upgrade researcher skills through short courses and degree training, increase ARARI's institutional expertise in participatory methodologies,carry out collaborative research programs in the targeted food-insecure woredas, and modernize ARARI's laboratories and computerized information and communication systems.

Upgrading researcher skills:
AMAREW's skill-building program will: expand the knowledge of researchers in their technical domain, provide training and guided field experience in designing and conducting on-farm experiments, provide analytical tools for appropriate statistical evaluation of experimental results, institutionalize client-guided research planning and interdisciplinary implementation, improve communication between researchers and their peers, extension agents, and rural clients.

AMAREW will achieve these objectives through the following mechanisms:
- short courses taught in the ANRS;
- degree training;
- computer-based courses and distance learning courses;
- study tours.

Short-term courses:
Short-term intensive courses/workshops on selected topics will be organized in Bahir Dar or regional research centers.

Degree training:
AMAREW proposes to train a minimum of 10 ARARI researchers at the M.S. level and up to 5 at the Ph.D. level. All course work will be completed in Ethiopian universities.

Computer-based and distance learning:
Distance learning courseware and facilities will be used to deliver high quality learning experiences to degree-seeking students. The VT Consortium member institutions already have appropriate off-the-shelf courseware available for quick incorporation into an Ethiopian-based agricultural distance-learning curriculum.

Competitive grants and mentorship program:
Reinforcing applied research and extension programs in the ANRS through mentorship and an associated competitive small grants program. We propose to launch a competitive grants program to link senior researchers and extension specialists in the US with professionals in ARARI and Bureau of Agriculture (BoA). Time is expected to be cost-shared in the Collaborative Research Support Program (CRSP) modality.

Field Study Tours:

Study tours by ARARI researchers to selected sites or institutions in Ethiopia or other African countries. Carefully selected and well-planned study tours will assist in initiating professional linkages with other institutions and researchers.

Strengthening the Research Program:
We will work with ARARI to strengthen the research categories identified as high priority. Our long-term research programs will be based on the ARARMP and will be driven by continuing participatory engagement. Expertise of the ANRS is located mainly at the three main centers, Adet, Sirinka, and Sheno. The VT consortium will strengthen research capability of the centers by increasing the efficiency of the current system, along with strategic expansion and upgrade of the centers.

To better integrate the research program with the other multi-faceted development activities in the pilot woredas, the VT Consortium will include the watershed management areas in Gubalafto and Sekota woredas as additional research sites.
AMAREW will collaborate closely with the contractor for Relief-to-Development (R2D) to align research efforts with the implementation of the R2D program in Gubalafto and Sekota woredas.

On-farm research:
On-farm trials will be sited on agro-ecological zones of targeted woredas and will respond to stakeholder priorities. Immediate attention will be given to adapting existing technologies from Ethiopia and elsewhere to local conditions while longer term research capabilities are being enhanced.

Pilot demonstrations for technology verification:
AMAREW will work with ARARI to conduct pilot demonstrations of farm technology in the two pilot watershed woredas and five additional food insecure pilot woredas identified in the RFP: Sekota, Gubalafto, Kobo, Delante Dawnt, Gera Keya, Lay Gaynt, and Simada. Demonstration sites will be established after all stakeholders, ARARI, BoA (SMS, DAs, HAs), household members, and other relevant entities have participated in planning and designing the plots.

Biophysical and socioeconomic characterization of ANRS:
This activity requires collaboration between ARARI and BoA and will therefore be a model activity for linking ARARI researchers to BoA agents. The VT Consortium will assist ARARI in the creation of GIS center and provide technical assistance for running it.

Modernization of facilities, research and analytical laboratories:
Upgrading research facilities, modernizing laboratory equipment and analytical methods, and ensuring a reliable supply of laboratory supplies are all essential to any successful research system. We will work with ARARI to assess needs and find solutions.
GIS facility. The VT Consortium will work with researchers and administrators of ARARI to develop GIS capability and to provide the necessary training in GIS data acquisition and management to technicians. The consortium will engage the expertise of GIS specialists from our pool of US CRSP scientists.

Computerized information and communication systems:
Researchers in the Amhara region need access to the global knowledge base. A modern communication system will enable research centers in the Amhara region to coordinate their work,

reduce duplication of effort, develop annual work plans, and communicate research to others. In collaboration with ARARI, we will assess the current need for computers and electronic communication capabilities. We will establish internet-ready local area networks for the three main ARARI centers and headquarters to facilitate effective communication and encourage information sharing.

Researchers will have access to The Essential Electronic Agricultural Library (TEEAL), which is the result of collaboration between Cornell University, the Rockefeller Foundation and publishers of scientific journals (http://www.teeal.cornell.edu/).

This digital "library in a box" on CD-ROM features up-to-date, full-length content from more than one hundred thirty-five agricultural journals. This resource, representing over one million pages of journal text will be available over a local server.

Some examples of potential farm technology demonstration activities with focus on selected problems:

Moisture stress:
Use of tied ridges for soil and water conservation, use of the right cultural practices, selecting the appropriate crop type, use of resistant verities, etc.

Low soil fertility:
Legume-cereal rotation, including fodder crops, application of basal and top dressing of nitrogen and phosphorus at planting, alley cropping of maize and *Sesbania sesban*, green manuring.

High incidence of *Striga* and other weeds:
Early weeding practices, integrated *Striga* management (ISM), tolerant cultivars, intercropping with legumes, planting in rows, hand weeding, nitrogen fertilization, improved moisture conservation.

Soil erosion:
Tied ridges, intercropping, alley cropping, multipurpose tree planting, plant barriers on bunds and contours

Gully formation:
Arresting and stabilizing gullies through appropriate agro-forestry, grass and hedge planting, and appropriate soil management practices.

Extension Program Presentation

ANGELA M. NEILAN
Extension Communications Advisor/Trainer/Curriculum Specialist

The RHPP strategic objective guiding the Extension Component reads as follows,

"To build the Capacity of BoA Extension Personnel to effectively disseminate agriculture and environmental technology information to rural households in Amhara National Regional State"

Extension activities will be piloted in five previously selected food insecure woredas of Amhara Region: Sekota, Gubalafto, Tehuledere, Belassa and Lay Gaynt using participatory methods to enable informed choice, moving toward *"Participatory Research and Extension"*

Under the Statement of Work, the following tasks will be addressed:
- Upgrade Skills of Development Agents
- Upgrade Skills of Subject Matter Specialists
- Upgrade the Academic Qualifications of Extension Personnel
- Practical Application in Five Pilot Woredas
- Home Agent Program
- Farmer Training Program

The Virginia Tech led Consortium proposal begins with a thorough participatory rural appraisal (PRA). All training programs will be based on the needs identified in the PRA pilot woredas. PRA involves all types of stakeholders: farmers, community leaders, government officials, researchers, Development Agents, men and women and reflects farmer and community driven agenda. It is an expression of local demands and an opportunity for pilot woredas to exercise choice in designing Extension activities.

In order to upgrade skills of the Bureau of Agriculture Development Agents, the VT Consortium proposes to collaborate in re-designing the curriculum as recommended in the recent BoA Extension Training Needs Assessment. The Extension Training and Curriculum Advisor will also assist in developing In-Service Training for increasing skills of current Development Agents, implementing non-formal adult education methods. This collaborative process will begin with the establishment of a Curriculum Development Committee in BoA. The in-service training for development agents will involve a Comprehensive Curriculum Master Plan including Training of Subject Matter Specialists (SMS) as Trainers, using a gender sensitive participatory approach to Extension program development at the local level, and using the best adult education methods and materials to reach and teach the farmers and families.

A modular approach to staff development will encompass topic specific information and skills identified during the PRA. Each module consists of four courses of approximately five days in length. Participants will receive certification in specific module content. Again all teaching will be modeled using adult education techniques and training materials adapted for the adult learners.

Training Modules will be developed, tested and evaluated with Bureau of Agriculture SMS, ARARI and other Ethiopian Scientists. Additional relevant NGOs will be involved with guidance from the long term Extension Curriculum Development and Training Specialist. Selected Research and Extension curriculum mentors from Virginia Tech, Virginia State, Cornell, and other CRSP Universities will supplement this effort. A sample module on "Integrated Watershed Management" might include courses in Soil Management, Water Management, Agro Forestry, and Integrated Vegetation Management. Another sample module on "Farming as a Business" could include On and Off Farm Micro Enterprises, Introduction to Rural Finance, Tools for Micro Finance Operations and Marketing for Small Farm Enterprises

Another major area of Extension activity will be the upgrading of BoA Subject Matter Specialists' skills, particularly in participatory training methods and in developing relevant program support materials. These SMS are expected to offer specialized advice to Development Agents and Home Agents, provide quality in-service training to help them meet the needs of local farmers and families. The Extension component will assist SMS to develop and maintain collaborative links with researchers in their subject matter. Training of Trainers will be the major focus as SMS build collaborative relationships with ARARI researchers and develop modules for Agent training. Although the SMS will be the primary trainers for DA's and HA's, they will be teamed with appropriate curriculum mentors from the Consortium Universities. To ensure sustainability, the multidisciplinary SMS teams will be trained to manage all module instruction, thus the emphasis on Training of Trainers. The linkage between SMS and ARARI researchers will be strengthened through personnel exchanges in an effort to make research more relevant.

More specifically, the role of the long term Extension Curriculum and Training Advisor will be to guide the curriculum development process at all levels. Best practices of adult education, experiential "hands on" learning, active participation in the learning process, community needs based programming, and planned sequences of learning activity are at the core of the Extension training component.

Courses will be conducted at various sites to accommodate the most effective training. These include BoA ATVET Colleges at Woreta and Kombolcha, Laboratories in Research Centers such as Adet, Sirinko and Sheno, with practical experience offered in the two pilot watershed woredas of Sekota and Gubalafto. Distance Education possibilities and collaborative training with Bahir Dar University and ARARI offer potential for degree attainment.

To strengthen the curriculum of the ATVET Colleges, there will be a pilot curriculum assessment conducted at Woreta and Kombolcha. Acknowledging that this curriculum is developed by the Ministry of Agriculture for the entire country, an effort will be made to tailor certain areas of the curriculum to meet the DA's needs in pilot woredas.
In preparation for their roles in collaborative module development, BoA SMS and ARARI Junior Scientists will be offered two basic foundation courses, "Applied Agricultural Research," and "Community Participation and Facilitation Techniques."

The first course in Applied Research will include topics such as interactive on-farm trials, participatory research design, data collection/analysis, record keeping and dissemination methods. Reaching the target audience with research results might involve farmer field days, demonstration plots, illustrated fact sheets, farmer training and field schools, community discussion groups and guided observations.

The second course in Community Participation and Facilitation Techniques will include topics such as working with small groups, guiding community discussions, informal decision making, process based experiential learning, gender sensitive methods, recruiting hard to reach learners, household and community leadership.

Overarching issues such as the serious impact of HIV/AIDS on agricultural production and culturally appropriate methods for involving women as both BoA staff and as learners in the community will be incorporated into the curriculum. Capacity building is a main goal of the partner agencies in Ethiopia and additional effort will be made to build capacity at every level of the

Extension component. Training modules will include gendered participatory techniques for DA's to use with farmers and families, targeting the household and not simply the farmer.

Extension pilot woredas have been thoughtfully pre-selected from the most food insecure areas of Amhara. A matrix of programming interventions was also developed for the RFP, combining research, watershed, micro-enterprise and extension components in specific combinations. The selected Extension pilot woredas are Sekota, Gubalafto, Lay Gaynt, Tehuledere and Belessa. In these five woredas the Home Agent program will be re-established. Topics for Home Agent training include family health information, food processing, nutrition, home based enterprises, income generation, home management, resource management and labor saving technologies for women.

Also within the five pilot woredas, collaborative programs for the new Farmer Training Centers will be designed and tested to reach farmers and families together. DA's will learn to use informal methods to communicate technology information at the household level.

The combination of program components in each pilot woreda follows:
Sekota-Extension, Watershed Management, R2D
Gubalafto-Extension, Watershed Management, R2D
Tehuledere-Extension and Micro Enterprise Development
Belassa-Extension and Micro Enterprise Development
Lay Gaynt-Extension, Micro Enterprise Development, Research

Watershed Management Program Presentation

KENT REID
Watershed Management Project Advisor

Presentation of the Watershed Management component
by Kent Reid, Watershed Management Advisor, AMAREW Project, and Tammo Steenhuis, Professor, Biological and Environmental Engineering, Cornell University

Overview and Definitions

The watershed management component of the AMAREW Project is the responsibility of Cornell University. As with all activities, however, we will take a team approach and fully integrate and coordinate all the project components.

Land degradation and the associated threats to the ecological support systems underpinning agricultural production are the most serious environmental problems facing the Amhara region. A spiral of factors influences natural resource use. These factors include: population and resource base; stress on the environment; land use and husbandry practices; environmental impact; total productivity; household income, equity, and food security and nutrition; and educational opportunities and population growth rates. These factors interact, and whether natural resource use is sustainable or leads to a downward spiral depends upon whether each of these factors is improved or degraded.

Sustainable land use is best addressed by managing the watershed. Watershed management incorporates all the programs, resources, and regulatory tools available to protect biological communities and human health within the natural drainage area known as a watershed. It differs

from farm management in that management practices are optimized over the entire watershed, and not only at the farm level. This requires cooperation among the watershed stakeholders. Economic development and watershed management go hand-in-hand.

Key features of a sustainable watershed management plan include:
- Cooperation among stakeholders
- Emphasis on improving economic well-being
- Flexiblity
- A sound scientific underpinning for proposed interventions
    - Knowledge about the land, water, and livestock
    - Integration of approaches

Watershed Management Component Details

The overall objective of this component is to develop with BoA and other regional institutions land use planning tools and proven techniques for sustainable development and rehabilitation of arid and semi-arid areas in food insecure woredas. Sustainable land use will be achieved through a series of policy and pilot technical interventions with emphasis on participatory research, extension, and adaptive management in pilot micro-catchments.

Implementation consists of two main tasks. At the Regional level, this component will aid in establishing an Integrated Watershed Development Management Team (IWDMT). At the woreda level, we will work to plan and develop two pilot watersheds: Yeku in Sekota, and Lenche Dima in Gubalafto.

The Integrated Watershed Development Management Team will be housed in one agency, but will have members from all the regional agencies working in any aspect of watershed management. Disciplines represented on the IWDMT should include rural sociology, soil and water engineering, crop and livestock production, and forestry. The IWDMT will have four major tasks:
- Set up the service infrastructure for extension service providers and introduce participatory methodologies
- Broker the design and implementation of adaptive research experiments and demonstration plots
- Monitor community and environmental performance
- Disseminate improved management recommendations to other watersheds

At the woreda level, the Watershed Management component will work toward greater community involvement in natural resource management, leading to increased food security, improved stability of rural household incomes, sustainable agricultural production, and an improved natural resource base. Overarching issues in the woredas include: population pressure on the resource base; a shift from top-down to community-driven decision making; food aid vs. community resources; ownership and use of any improvements; inadequate cash flow; dealing with uncertainty and risk; links to identify diversification options; length of time required for meaningful changes.

During the first nine months of the proposal, a series of activities will occur in the two pilot watersheds. First, according to the proposal (which is subject to some modification as a result of the breakout discussions,) participatory appraisals will be carried out in the communities. These PAs will help determine the number of CWMOs and their composition, as well as provide a list of

possible biophysical interventions. Next, we will help put in place the CWMO leadership, including training in PRA methods and some technical training. Along with this effort, we will hire local community organizers, and facilitate visits to watersheds with successful management. Some graduate student research (see below) may also begin now.

A pivotal activity will be the Participatory Rural Appraisals (PRAs) in the watershed. These will be carried out with full support and participation of the CWMOs and the involved communities. They will assess community goals, needs, and constraints, for improved food, domestic water, energy availability, and serve as the basis for collaborative watershed management plans. Toward the end of this first nine months, we will help the CWMOs draft watershed management plans for their respective areas, and begin on-the-ground interventions.

The CWMOs are key to this project. They interact with the IWDMT, to provide feedback on what works under actual field conditions. They interact with ARARI, to point the way toward researchable issues of interest to farmers. They will have the structure of cooperatives, and will interact with the micro-finance component of AMAREW, with a goal of being financially self-sufficient. They will draft the management plan for the watershed, and it is through them that all interventions will be implemented.

We as implementers, like all implementers of every project everywhere, would like to accomplish more than what we have budget for. Therefore, some of what we have planned will have to be supported by external funds. Notably, much of the work with on-the-ground interventions will be funded by the new Relief-to-Development (R2D) contract from USAID. We will need to work closely with the R2D contractor to assure smooth cooperation. We also will coordinate closely with the efforts of the other components of this project, to both leverage our efforts and to assure no duplication of effort. We also would like to think that by the end of the first three years of the Project, the pilot watersheds would be so well-managed that a donor will want to fully fund them as a Living-Teaching Laboratory for Watershed Management.

In addition, we actively will seek the involvement of graduate students and their faculty advisors, who will bring their own financial support. These students, from US and other institutions, will help research topics identified by the communities. Some examples of the areas of bio-physical and socio-economic research that could involve graduate students include: integrated agro-sylvo-pastoral practices; watershed modeling to predict water availability; long term studies on increasing nutrient availability; technologies for water harvesting; specialty crops, and; social and economic analyses of interventions.

In closing, we would like to add that three principles will guide our work in the communities. First, community involvement will precede or parallel any technical interventions. Second, watershed management is more than managing water and soil. And third, full integration of all project components will occur in the two pilot watersheds.

Finally, in our dealings with people at all levels, we will keep in mind an Ethiopian proverb that advises, "You don't advise a wise man, you give him an idea." We believe an exchange of ideas between wise people will lead to project success.

Micro-enterprise Development Research Presentation

RICH PELRINE

Micro-enterprise Development Project Advisor

Proposed Strategies for the Micro Enterprise/Micro Finance Component
Objective and Activities From the RHPP SO RFP
As stated in the RFP the **objective** of the Micro-Enterprise Development Component is:

"To build the capacity of the Regional Micro and Small Enterprise Development Authority (ReMSEDA), micro-finance institutions (MFIs), micro-enterprise development organizations, and community development organizations to increase rural household access to financial services (savings and credit), business and technical skill training, technology information, and market access to increase their income from non- and off-farm enterprise activities".

Objective and Activities From the RHPP SO RFP--continued

The **activities** supporting the objective of the Micro-Enterprise Development Component are:
- *"Development, pilot testing and implementation of a training program to upgrade the skill level of micro-finance practitioners;*
- *the ANRS Development and pilot testing of a training program for business and technical skills training;*
- *Development and implementation of a strategy and plan to support rural technology development in; and,*
- *Facilitate new market linkages using market-demand led approaches for micro-enterprise products".*

MED Partners
The principal **collaborating partners** supporting the Micro-Enterprise Development Component are:
- *The Regional Micro and Small Enterprise Development Authority (ReMSEDA);*
- *the Association of Ethiopian Micro-Finance Institutions (AEMFI) and,*
- *The Amhara Credit and Savings Institution (ACSI);*
- Other collaborators include:
- *The ANRS Cooperative Promotion Bureau;*
- *Bahir Dar University;*
- *The ANRS Bureau of Education; and,*
- *Other Amhara based MFIs.*

Targeted Woredas

The **targeted woredas** listed in the RFP for the Micro-Enterprise Development Component are:
- *South Wollo Zone—Tehuledere Woreda;*
- *South Wollo Zone—Kalu Woreda;*
- *South Gonder Zone—Lay Gaynt Woreda; and,*
- *North Gonder Zone—Belassa Woreda.*

- Given the importance of financially underpinning watershed rehabilitation and ACDI/VOCA's expertise in promoting income generation in marginal areas, the proposed targeted woredas were expanded to include:
- *Wag Hamra Zone—Sekota Woreda; and,*
- *North Wollo Zone—Gubalafto Woreda.*

AMAREW Partners

The Micro-Enterprise Development Component will work closely with the Extension Component providing training curricula and direct training to DAs and HAs in:
- *Wag Hamra Zone—Sekota Woreda;*
- *South Wollo Zone—Tehuledere Woreda;*
- *North Wollo Zone—Gubalafto Woreda;*
- *South Gonder Zone—Lay Gaynt Woreda; and,*
- *North Gonder Zone—Belassa Woreda.*
- The Micro-Enterprise Development Component will also work closely with the Watershed Component providing training for business and financial management to CWMOs in:
- *Wag Hamra Zone—Sekota Woreda; and,*
- *North Wollo Zone—Gubalafto Woreda.*

Programmatic Indicators

Impact of the Micro-Enterprise Development Component will be measured by:
- *"Increased volume of rural household savings;*
- *Increased volume of financing made available to rural households by assisted financial institutions;*
- *Increased number of individuals trained in business and technical skills; and,*
- *Increased sales of new or improved products and services to existing and new markets".*

Activity Indicators

Specifically, the Micro Enterprise Development Component must deliver the following results through its activities:
- *"Training provided to 1,000 micro-finance practitioners in the ANRS;*
- *The number of households having access to rural financial services increased by 50,000; and,*
- *The number of rural households with access to business and technical skill training, appropriate technology, and markets increased by a factor of 3".*

Component Management Structure

To achieve these indicators with its principal collaborators, the Micro Enterprise Development Component will use the following organizational structure:

Micro Enterprise Development Component Strategy

Specifically, the Micro Enterprise Development Component Strategy will address four key activity areas:

- *Micro Finance;*
- *Micro Enterprise Development;*
- *Demand Led Entrepreneurship; and,*
- *Technology Generation and Promotion.*
- Addressing each area will be done through a four step process:
- *Adaptive research;*
- *Product development;*
- *Product delivery; and,*
- *Sustainability through institutional memory.*

Micro Finance Strategy

The Micro Finance Strategy includes the following activities:
- *Development of new financial products;*
- *Development and improvement of Management Information Systems for Micro Finance;*
- *Support to MFI clients with BDS facilitated through ReMSEDA leading to better loan opportunities for MFIs;*
- *Continuing the development of Saving and Credit Cooperatives with the Cooperative Promotion Bureau;*
- *Direct training and mentoring of micro finance practitioners; and,*
- *Partnering MFIs (particularly ACSI) with Saving and Credit Cooperatives promoted through the Cooperative Promotion Bureau.*

Micro Enterprise Development Strategy

The Micro Enterprise Development Strategy includes the following activities to be executed in close collaboration with ReMSEDA:
- *Training for woreda level private BDS providers;*
- *Development of woreda level Community Skills Training Centers with curriculum and qualified training staff for community members at large;*
- *Linking trained and qualified entrepreneurs with credit providers (MFI and otherwise);*
- *Identifying locally, regionally and internationally demanded products; and,*
- *Linking woreda level entrepreneurs with factor and output markets.*

Demand Led Entrepreneurship Strategy

The Demand Led Entrepreneurship Strategy includes the following activities to be executed in close collaboration with ReMSEDA:
- *Study of channels to available higher value markets;*
- *Study of skills and resources gaps of small entrepreneurs poised to access new higher value markets;*
- *Clustering and organizing small entrepreneurs with complimentary opportunities and constraints;*
- *Linking clustered producers to new markets; and,*
- *Providing training to BDS providers (public and private) to continue this activity in the future with other entrepreneurs.*

Technology Generation and Promotion Strategy

The Technology Generation and Promotion Strategy includes the following activities:
- *Identification of actors engaged in testing new income generating/cost saving rural technologies;*
- *Assessment and testing of which available technologies are appropriate to skill level, capacity and market realities in the targeted woredas; and,*
- *Promotion of technologies through the Micro Enterprise Development and Demand Led Entrepreneurship activities.*

PRESENTATIONS BY COLLABORATING LOCAL INSTITUTIONS

Perspectives and Expectations of the Amhara Regional Agricultural Research Institute (ARARI)

AMEHA SEBSIBE
Animal Research Director
An Overview of the Regional Research Program

- ARAR I has an approved Research Master Plan for 20 years;
The short term 5-year plan runs till 2005.

Objectives of ARARI

- Generate and adapt agricultural technologies that focus on the agricultural development strategy of the Region;
- Coordinate agricultural research activities;
- Encourage higher learning institutes and other related organizations to strengthen agricultural research;
- Provide assistance and publicize research results to be utilized by the end users; and
- Build up research capacity and establish an efficient research system.

Scientific Staff Profile under ARARI

Existing					
Program	B.Sc.	M. Sc.	DVM	Ph.D.	
Crop	38	22	-	1	
Livestock	26	10	7	1	
NRM	17	10	-	2	
Socio-economics- and Res. Extension	10	2	-	-	
Total	91	44	7	4	146

Major Research Approaches

- Multidisciplinary (Systems perspective and inter institutional integration;
- Agro-ecology based;
- Enhance participatory technology development;
- Farming systems and socio-economic and socio-cultural setup considerations;

- Enhance indigenous knowledge base;
- Coordination and networking; and
- Client and problem oriented research.

Research Categories/ Thematic Research Areas

- Soil and Water Management
- Forestry Research
- Socio-Economics research and Research- Extension Linkages
- Field crops Research
- Horticultural Crops Research
- Crop Protection
- Agronomy and Crop Physiology
- Animal Production Improvement
- Animal Feeds and Nutrition;
- Animal Health;
- Agricultural Mechanization;
    -Pre-harvest technologies
    -Post-harvest technologies
- Research Support Services
    - Biotechnology
    - Food Science, etc.

Highlight of Major Achievements and Current Activities
Research

- Production constraints Identified and prioritizes for some districts.
- Released some cereals, food legumes, oil and root crops for different agro ecologies;
- Agronomic and crop protection practices;
- Soil and water conservation practices;
- Recommended forage grasses, legumes and browse species for different agro ecologies;
- Feeding packages;
- Identified fish species and stock potential for some water bodies;
- Distributed improved genotypes of sheep, poultry and cattle;
- Distributed improves agricultural implements;
- Developed appropriate control strategies against some animal health problems;
- Establishment of research center, sub-centers and trial sites;
- Strengthening of the existing Main Research Center and sub-centers;
- Undertake adaptive and verification of generated technologies;
- Establishment of Research- Extension- Farmer Advisory council;
- Provision of some research grant.

Human Resource Development

Researchers on training by program and qualification

Program				M. Sc.	Ph.D.
Crop				12	7
LS				7	2

NRM				4	3
Socioeconomics, Res. & Ext.				4	-
TOTAL				27	12

Linkages- (Regional, national and international)
- EARO and Regional research Institutes;
- Universities (Local and Bern), ILRI, ICRAF, RELMA, WIAS;
- NGOs (GTZ, ILDP, WINNROCK, SOS-SAHIL, CPAP, AGRISERVICE);

Financial and /or Technical Support from External Sources
- SIDA (Sweden)
  - On farm research in two target zones and 16 districts (joint work)
- USAID- Adaptive research in food insecure areas (10 districts)
- CIDA (Canada)
  - Irrigation and related activities in food insecure areas (in the pipe line)
- SNV/ Netherlands- two technical assistants hided to support soil conservation research under ARARI.

Documentation
- Past research achievements in the region compiled in areas of crop, livestock and natural resource;
- Annual research program directory prepared.

Major Constraints in the Regional Research System

- Limited agro- ecological and program coverage;
- Inadequate facilities to support implementation and monitoring of the research;
- Lack of trained and experienced staff; and
- Inadequate reference materials and poor networking.

Research Work with the Support of USAID
- **The Plan: -** undertake adaptive research in 17 food insecure districts over the life of the project.

Progress so far
- Diagnostic farming system survey conducted for some of the districts and reports produced;

In 2001 /02 adaptive research was undertaken in 5 food insecure districts
- Lay Gaynt   - Adet-   South Gonder
- Simada   - Adet-   South Gonder
- Kobo   - Sirinka-   North wollo
- Delanta   - Sirinka-   North Wollo
- Gera Keya   - Sheno-   North Shewa

In 2002 /03 the activities have been extended to 10 districts- The additional districts are:-
- Shebe Berenta   - Adet in   East Gojam
- BELESA   - Adet in   North Gojam
- Sekota
- Tehuledete   - Sirinka in   South Wollo

- Efratana Gidim   - Sheno in   North Shewa

- TAs assigned in the trial sites

The Highlights of Current Activities with the Support of USAID

- **CROPS:** Adaptation /verification/ demonstration on- Teff, Sorghum, Wheat, Barley, Triticale. Potato, S. Potato, Chick Pea, cowpea, linseed, high value vegetables, etc.
- Improved agronomic practices;
- IPM techniques and on other pest and diseases control measures; and
- Improved seed multiplication and diffusion of food legumes through high school students.

LIVESTOCK: Adaptation /verification Demonstration on:
- Forage legumes;
- Forage grasses;
- Fodder trees;
- On farm feed supplementation;
- On farm monitoring of indigenous goat- Abergele;
- On farm verification of beehives;
- Assessment of indigenous feed supplements;
- Support activities;
- Evaluation of disseminated improved animals (Heifer, Poultry); and
- Base line study on bee management and post harvest honey management.

Natural Resource Management
- Evaluation of different shrubs and check dams for gully stabilization;
- Investigation of rates of closed area regeneration with and without water harvesting;
- Adaptability of MPTS in the high land;
- Evaluation of different water harvesting techniques in improving the survival rate of tree seedlings;
- Agro-meteorological and cropping pattern analysis;
- Evaluation of ongoing soil and water conservation practices;
- Survey on Gum and incense trees Waghemera;
- Study on Indigenous trees and shrub species of churches;
- Monasteries and mosques of Waghemra zone; and
- Testing and evaluation of sub-soiler.

Expectations from the AMAREW Project
- Continued support for adaptive research program;
- Training of the research staff;
    - Long term (M. Sc. Ph.D.)
    - Short term
    - Study tours to areas /countries with success stories in drought prone areas.
- Improved internet service;
    - Access to digital libraries
- Procurement of adequate facilities for the program;
    - Laboratory and field equipments

- Vehicles and motor cycles
- Some infrastructure
- Technical assistance;
  - Advisors shall give more attention to field visits and provision of intensive on the job training to junior researches;
  - Contribute to the achievement of more community participation and integration among stake holders;
  - Contribute to strengthening of ME systems;
  - Assist in the refinement of the agro- ecology zonation of the regional; and
  - Facilitate the availability short term RA.

ORGANOGRAM OF ARARI

The Amhara Regional Agricultural Research (ARARI) has the following organ gram.
- ❖ Research Board
- ❖ Director General

  - Directors Assembly
  - Head administration and finance Division
  - Head planning, Programing and Training Division
  - Head Biometrics and Information Technology might Division.

- ❖ Crops Research Director
- ❖ Livestock Research Director
- ❖ Natural Resources Management Research Director
  - Head, Seed unit
  - Head, Research /Extension & Socio –Economics pros
- ❖ Main Research centers
  - ❖ Adet centers
    - ❖ 3 sub centers
  - ❖ Sirinka
    - ❖ 4 sub center
  - ❖ Sheno
  - ❖ Bahir Dar Rural Technology center
  - ❖ Bahr Dar Fisheries Research Center
  - ❖ Andassa Livestock Research Center
  - ❖ Kombolcha rural Technology Center
  - ❖ Debark
    - ❖ 1 sub center

Bureau of Agriculture Presentation
Ato Dereje Bruke, Head, Bureau of Agriculture

Expectations from USAID Interventions

The morning presentations were good

Major challenges (constraints) of agricultural sector in the region:
1) Chronic food insecurity at the household level; about 75% of rural households of 54 woredas cannot produce enough food or income to cover their yearly needs
2) Lack of moisture, especially in drought-affected woredas
3) Inadequacy of appropriate technology, especially for drought-affected areas
4) Poor input delivery system (lack of capacity, especially in seed multiplication
5) High population pressure and land fragmentation
6) Natural resource degradation (soil, forest, etc.)
7) High incidence of crop pests and animal diseases
8) Absence of holistic package application
9) Poor marketing facility
10) Capacity problems at all levels

Interventions must be labor-, land-, and water-based. These are the Three Pillars that will support success.

Expectations:
1) Technology generation and multiplication through government and private agencies
2) Expansion of water-harvesting technology at household level
3) Facilitate the credit system and input delivery in drought-affected woredas
4) Assist and strengthen the already-begun holistic package approach
5) Strengthen marketing facility, especially in areas of information dissemination and networking
6) Capacity building at all levels (farmers, DAs, woreda experts and policy makers at the regional level)
7) Rehabilitate and conserve the natural resource base
8) Diversify rural household income and employment opportunities

Synopsis of ACSI Presentation:

- ACSI was established in 1995 with the aim of satisfying the credit needs of the productive poor.
- ACSI is registered as a private share company with share ownership from ORDA, ADA and AWDA.
- ACSI's objectives include the following:
    - Increase productivity;
    - Alleviate poverty;
    - Increase client's assets and incomes; and
    - Operational and financial sustainability.
- ACSI's strategies include the following:
    - Client participation in planning, borrowing and repaying credit;
    - Focus on gender equity because women clients are risk averse, focused on household wellbeing and repay credit faithfully;
    - Operational sustainability ensured by charging prevailing market interest rates;
    - Increased thrift through increased client savings;
    - Enhanced agricultural production for food security; and
    - Cost effectiveness of services provided.
- ACSI focuses broadly on four types of viability including:

- o Financial viability (ACSI must be profitable);
  - o Economic viability (ACSI must cover all actual costs including inflation and subsidies);
  - o Institutional viability (ACSI must have adequate depth to withstand economic shocks); and
  - o Borrower viability (ACSI must be sure that it delivers products that raise client living standards resulting in a guaranteed market share).
- ACSI tracks various indicators to evaluate their management strength, this includes tracking:
  - o Interest rates to ensure ACSI is financially viable;
  - o Cost minimization to ensure ACSI is efficient;
  - o Growth in operations to ensure that ACSI has and economically viable scale of operations; and
  - o Portfolio quality to ensure that ACSI is minimizing default risk.
- ACSI has several lending methodologies, some are new, others are well tested. These include:
  - o Group lending (tested methodology);
  - o Lending through multipurpose cooperatives (tested methodology);
  - o Lending through Saving and Credit Cooperatives (new methodology);
  - o Individual lending (new methodology); and
  - o Large individual lending (lending up to 400,000 ETB, as yet untried).

- ACSI has had very impressive growth and growth in client outreach.
  - o Currently ACSI covers 99% of ANRS with 162 sub-branches.
  - o In 1995 ACSI had 7,759 borrowers whereas today ACSI has 262,000 borrowers.
  - o ACSI currently handles 15,000 transactions per day.
- ACSI is governed by a Board of Directors that oversees the General Manager, who in turn oversees several departments. Departments include:
  - o Saving;
  - o Loans;
  - o Audit;
  - o Training; and
  - o Management Information Services.
- Financial management and decision making are fully decentralized to ACSI's 162 sub-branches.
- ACSI is seeking external support for the following:
  - o Extending its Management Information System (MIS) throughout the organization;
  - o Increasing loan-able funds through grants and soft loans;
  - o Increasing the hardware and software capacity of the MIS system;
  - o Increasing the numbers of motorcycles and cars to more easily access sub branches and sub branch clients;
  - o 1,300 staff need upgraded financial management skills (70% at sub branch level);
  - o Senior and middle staff need opportunities for academic degrees; and
  - o Field and office staffs need enhanced access to in service technical trainings.

Synopsis of ReMSEDA Presentation:

- Micro Enterprise Development has become necessary because population pressure on the land and subsequent division of arable land among farm family members in ANRS has made it impossible for farmers to feed themselves.

- Alternatives to pure subsistence agriculture must be found if rural people are going to sustain themselves.
- Micro Enterprise Development must be developed in both urban and rural ANRS.
- ReMSEDA itself was established in the year 2000 and currently has both a Head Quarters in Bahir Dar and ten zonal branch offices.
- Organizationally, ReMSEDA is a governmental organization with two departments:
  - The training department includes both vocational and business training; and
  - The consultation department includes facilitation, promotion and consultation.
- ReMSEDA has two principal objectives:
  - To facilitate an enabling economic and legal environment for Business Development Service (BDS) providers and beneficiaries; and
  - To deliver new Micro and Small Enterprise (MSE) ideas and/or facilitate the delivery of new MSE ideas.
- ReMSEDA's strategy to reach the two principal objectives includes the following:
  - Review existing MSE activities and improve those activities;
  - Train public sector BDS providers;
  - Train private sector BDS providers;
  - Facilitate MSE's access to credit;
  - Improve technologies used by MSEs;
  - Build linkages between agricultural research and MSEs;
  - Build linkages between ANRS and national and international markets; and
  - Build the capacity of partners providing similar support to MSEs.
- The expected outputs of ReMSEDA's activities include:
  - Increased numbers of households trained with BDS;
  - Increased numbers and output of non-farm income generating activities;
  - Increased financial services delivered to rural households;
  - Increased use of improved technologies by MSEs; and
  - Increased numbers of providers of BDS services.
- The expected outcome of ReMSEDA's outputs include:
  - Increased food production/productivity;
  - Increased household income; and
  - Increased children's nutrition.

Relief-to-Development (R2D) Presentation
Dr Belay Demissie, R2D Coordinator

This new project will address both chronic and acute food insecurity. It is linked to the national Disaster Prevention and Preparedness (NDPP) Policy. Previous attempts to address food insecurity included Food-for-Work (FFW) and Employment Generation Schemes (EGS), but these suffered from inadequate planning, insufficient food, untimely delivery, and target problems.

A national-level dialogue among donors and the government of Ethiopia came up with the following recommendations:
- A senior-level GFDRE Food Security Steering Committee
- Separate chronic and acute needs
- More productive use of food aid
- Annual GFDRE budgeting of food aid and security expenditures
- GFDRE contributes its own resources

- Evaluate the ADLI strategy
- Further development of national and regional food security strategies

The initial focus of R2D will be in Sekota and Gubalafto. These are 2 of the 54 drought-prone woredas, and the 2 pilot watersheds for the AMAREW Project. Illustrative activity areas include agriculture and livestock, and environmental protection and rehabilitation. Food aid will be based on an annual assessment. In line with this, Sekota and Gubalafto will be removed from the FDPPC for the next 3 years. Funding will not exceed $10 million per year, and is expected to be about $1,200,000.

Partners will be USAID, the ANRS, FDPPC, the R2D contractor, and the communities. Program management is the responsibility of the Regional Food Security Steering Committee (RFSSC). This committee will be rather large, with at least 13 members representing various involved institutions: FSPCO, BoA, the Chiefs-of-Party for the R2D and AMAREW Projects, RDPPC, BOFED, USAID, FDPPC, two each from the two woredas, and others. A Woreda Implementation Team (WIT) will also be formed, with at least 7 members, to plan and implement the project at the community level.

A MoU has been signed, and final negotiations with the contracting NGO are underway.

Presentation by USAID/Ethiopia

PERSPECTIVES & EXPECTAIONS OF USAID/ETHIOPIA
**RURAL HOUSEHOLD PRODUCTION AND PRODUCTIVITY STRATEGIC OBJECTIVE
(RHPP SO) - AMAREW PROJECT**

Tadele Gebreselassie, CTO, AMAREW Project, USAID/Ethiopia

Rural household production is essential to reducing food insecurity
> **Ethiopia:**
> - **85% of its 64 million agrarian;**
> - **40% of rural households food/income deficit**
> - **50% of children under five in rural areas stunted**
> - **10% of food requirement met by food aid;**

Development Challenge
- **Population growth surpassing agricultural production**
  - *Environmental degradation*
  - *Diminishing landholding per household*
- **Limited non-farm income generating opportunities**

Supportive GFDRE Policy Environment
- Market-based economic development
- Agricultural development-led industrialization
- National Food Security Strategy (NFSS)
  - *Increase food availability*
  - *Increase access to food*

– *Targeted transfers*
- National Food Security Program (NFSP)
    - *Chronic food insecure areas*

Approach of Program
- National in Scope
- Region based:
    - **Adaptive research, extension, sustainable NRM, and micro-enterprise development in the Amhara region**
    - **Improved input/output market**

Why Amhara?
- 90% of its 16.3 million people agrarian
- Over 57% of children under five stunted
- 6.2 million people food insecure
- Positive, cooperative environment

Rural Household Production and Productivity Increased
- Household is used to specifically include women
- Household production and productivity means maximizing benefit from all resources of the household (land, labor, finance)
- Environmentally sustainable use of natural resources
- Start small and build on successes
- Integration with T-II CSs and R2D activities

IR 3: Rural household cash crop and microenterprise income increased/diversified
Illustrative Activities:
- **Strengthen rural financial institutions;**
- **Business planning and technical skills training**
- **New products, production ideas and market linkages**

IR4: Food and agricultural research systems in target areas strengthened
Illustrative Activities:
- **Adaptive research plans**
- **Promote interaction between researchers, extension agents and households**
- **Extension materials development**

IR 5: Extension services dissemination of technology information in target areas improved
Illustrative Activities:
- Curriculum development, extension agent, men & women farmer training
- Home agent program
- Community natural resources management

PROGRAM IMPACT
- **Increase food availability (kcal/person/day)**

- **Increase rural household cash income; and**
- **Improve the nutritional status of children**

PROGRAM CONSIDERATIONS
By Supporting the Food Security Program of the ANRS, USAID/Ethiopia and Partners are Laying a Foundation for Long-Term Change.

•Initially in the ANRS; and

•Ultimately in the nation at large.

PROGRAM CONSIDERATIONS
ASPIRE/AMAREW are keywords/phrases to:

•Assist the shift in paradigm

•Provide options/ alternatives/ opportunities

•Build capacity – institutional and community

•Build on success and positive results

•Establish strong relations with partners

Monitoring and Evaluating Performance
Metselal Abraha
Program Officer
USAID/ Ethiopia

Both Monitoring and evaluating activities deal with making information available to analyze and improve program performance.

A Performance Monitoring Plan (PMP) is a performance tool for planning, managing and documenting how performance data is collected and used. It establishes systems to monitor, evaluate, analyze, review, and report performance dara.

Performance Monitoring system includes the collection of
regular and timely data on:
- Performance of programs,
- Processes and activities and,
- Information collected on the critical assumptions

Reliable data collection (frequency, schedule, assigning responsibilities, etc.)

Contents of PMP
No standard PMP format, but it should have the following main elements:
- indicators to track progress;
- Sources, method, frequency and schedule for data collection;
- Responsibilities for collection and analysis of data;
- Quality of data available and description of quality assessment procedures; and
- A sample page of PMP format from PHPP

When is PMP developed/ prepared?
Stage1. During strategy development (Preliminary PMP)
Stage2. Following strategy approval (complete PMP)
Stage3. During strategy implementation (Updated PMP)

A PMP document will be a living document and constant desk reference with is continuously review in the PMP – at least annually.

Developing the PMP involves partners & stakeholders who will play an important role in performance monitoring. Participatory M&E includes planning collection, interpreting and sharing of information and experiences.

Task 1. Review results frameworks
A result statement is what we hope to accomplish and it should be
- Statement of Result not an activity or process;
- Measurable and objectively verifiable;
- Uni-Dimensional (does not combine results);
- Focused on strategic commitments that can be materially affected by mission & partners(they are accountable for the results)
- Be consistent with logical frame work; and
- the logical connection between the achievement or related, interd ----------
- Verifying that the results are in management interest;
- Ensuring that USAID activities do significantly contribute to the results; and
- Reflecting that the so team and its partners are willing to be held accountable for the results within the results framework.

Task 2. Develop Performance indicators (Pl)

Performance monitoring requires Pl to define the data to be collected to measure progress. Pl are measures that describe how will the program is achieving expected results meaningfully, thus contributing to implementers and provide consistent report to all stakeholders, including donors.

Criteria to develop indicators
- **Direct:** the indicator tracks the result it is intended to measure
- **Objective:** Unambiguous and operationally precise in what is being measured and what data is collected
- **Practical:** Data are available as required for decision making and obtainable at reasonable cost.
- **Adequate:** Minimum necessary to capture progress towards the desired result (cost effectiveness issue)
- **Disaggregated:** can provide meaningful information, e.g., on gender, location, sectors, disadvantaged groups, etc.
- **A results measure:** the indicator refers to an outcome of a program that can include impact of services, quality of services, customer satisfaction, timeliness, cost/ efficiency.
- **With in USAID's manageable interests:** a change in the value of an indicator can be reasonably attributed to USAID and partner programs.
- **Useful to management:** is the indicator useful for management and at what time points is it most useful?

- **Easy to communicate:** should be easy to understand and be understood by more people than just their creator.
- **Credible:** Believable by more than just their author.

Quantitative & qualitative: Usually quantitative (number, percentage values of dollars, tonnage, etc.) but may also be qualitative (description of status, observations, etc.)

Task 3. Identify data sources and collection methods
Data on the indicators defined can be collected from different sources using a variety of methods:
- **Indirect:** Using published sources (Government and other reports)
- **Direct:** Using sample surveys and focused interviews
- **Varied methods:** Highly participatory to more exclusive.
- **Best to use:** mote than one method.

Task 4. collect data and verify data quality
Is the data valid, reliable and timely?

Collect data:
- **Data have cost:** direct cost of collection and indirect costs of data, i.e., time and resources taken away from other tasks.
- How data are collected & analyzed? What data are collected? How is it Used & stored?

Verify/ assess quality:
Data quality assessment: validity, reliability, timeliness, precision, integrity
- Need for managers to be able to trust their data
- Data should be complete, accurate & consistent
- Checking/ testing to reduce risk of erroneous data
- It is always important to be aware of data strengths & weaknesses
- Develop and use a data quality assurance plan

Task 5. Establish baselines & targets
Baselines and targets ate key reference points for assessing program performance and are established for each indicator

Baseline Data: Is the value of the performance indicator at a start of the program period Targets (Performance Target):
a) **Final target:** The planned value of a performance indicator at the end of the planning period.
b) **Interim target:** Targets set for years in between the baseline and final target.

Targets are:- Established after Pl are developed and preferably baseline data are collected and they:
- Should be realistic, reasonable expectation
- Can be expresses in quantity, quality or efficiency
- May be determined by setting final target first, then interim targets

- May have to be set after activities of sites are selected
- Can be adjusted over time

How to set targets?
- Historical trends,
- Partners' expectations of performance.
- Experts and research findings,
- Achievements elsewhere (other countries)

2. Planning for Evaluation

Evaluation is relatively structured, analytical effort undertaken to systematically gain insight and reach judgments. It is a very important complement to performance monitoring system and is planned based on performance reviews.

Timing:
- Periods of evaluation predicted in advance
- Conducted when there is clear management need

Evaluation requires planning for:
- Data source, methods, collection, analysis, use and
- Plan for resources, including time

Working Group I: Research

Facilitator: Bantayehu Gelaw, Consultant, VT
Rapporteur: Fantahun Mengistu, Manager, Adet Research Center

The group was provided with a workplan framework for 2002-2003 by the COP.of the AMAREW project. The workplan framework had the following components:

Objective
Activity
Justification
Location
Collaborating Institutions
Resources Provided/Needed
Timing
Expected Outcome

After careful consideration of the framework, the group came up with the following 9 recommendations:

1. Workplan for 2003

A detailed workplan should be prepared by AMAREW and ARARI with the input of Dr.Bantayehu Gelaw's earlier recommendations in line with the USAID's SO and the three main indicators, i.e., increased production and productivity; increased household income; and increased nutrition.

2. Linkages Between ARARI's Research and BoA's Extension

AMAREW shall assist in reinforcing and/or institutionalizing the existing Research/Extension Advisory Council (REAC) with more emphasis at the woreda level; and with full participation of stakeholders, including farmers.

3. Research Expansion to the remaining 7 Woredas

Based on diagnostic surveys, adaptive abd participatory research programs are already initiated in 10 Woredas based on agro-ecological classifications. There is a need for refinement of current agro-ecology classifications. The remaining 7 Woredas should be examined for their similarities and and differences with the 10 Woredas already surveyed. Adaptive research should be expanded to those Woredas with similar agro-ecologies. Further diagnostic surveys should be initiated in those Woredas which have different agro-ecologies.

4. Socio-economics Research

A socio-economics division is already established within ARARI as well as within the 3 research centers. There is already an interaction among the biological and socio-economics research scientists. However, there is a need to strengthen these socio-economic divisions and the level of involvement at both the technology generation and evaluation phases.

5. Capacity Building

There is an urgent need to strengthen the manpower, infrastructure, equipment and other facilities across the board based on priorities. Training needs need to be identified as soon as possible and a detailed plan prepared accordingly.

6. Competitive Grants and Mentorship Programs

This innovative approach was received by the group very favorably, and AMAREW is encouraged to initiate the process with US Universities and CRSP as soon as possible. The possibility of joint mentoring of postgraduate students by the US and ARARI scientists need to be explored further.

7. Pilot Demonstration for on Farm Research

The AMAREW Project will reinforce on-farm pilot demonstrations for technology verification.

8. Research in Watershed Management

It is suggested that adaptive research should be superimposed on development work of the two Watershed Management pilot schemes.

9. Research Agenda

All adaptive research projects should be targeted to meet the three main indicators of the USAID's Strategic Objectives, i.e., increased production and productivity, increased household income, and increased nutrition.

Working Group II: Extension

Facilitator: Angela M. Neilan, Extension Advisor, AMAREW Project
Rapporteur: Dr. Belay Demissie, Coordinator, R2D Project

I.   **PRA Participatory Rural Appraisal**

- Identify Farmer and HOUSEHOLD needs;
- Examine Existing Data;
- Learn from other successful programs in Ethiopia, Africa and the world;
- Identify indigenous local technologies; and
- Use combination of PRA methods e.g.: LLPPA

II.   **Upgrade DA Skills**

- Currently employed DA's need help in getting their Diploma; and
- Help all DA's to reach Diploma level with additional year practicum.

 Recommended Foundation Modules for Inclusion in Diploma Curriculum:

- Applied Recommended Agricultural Research Methods Including:
- Cost/Benefit/Risk Analysis for any technology or intervention;
- Environmental Education/Integrated Watershed Management; and
- Home Science-Food Processing Value Added Technology.

Participatory Program Planning and Management
- Mobilizing Community Resources;
- Extension Communication Skills-talking to and involving farmers and all household members;
- Rural Sociology Basics;
- Psychology and Motivation for Learning and Changing Behaviors;
- Developing Materials for Non-Readers;
- Facilitation Skills
- Training Methods for reaching and teaching farmers; and
- Community Participation and Small Group Techniques.

In-Service Short Courses for all DA's

- Gender Training (men and women trained together);
- How to involve more women in Extension programs;
- Working with men and women-culturally appropriate methods may differ;
- Power Dynamics and Decision Making within households;
- Household Resource Distribution; and
- Using "Household" as unit of analysis, not just farmer.

Specific In-Service on Agricultural Marketing

- Based on locality, needs and market opportunities in pilot woredas;
- HIV/AIDS Impact on Development (affect on agricultural production);

- Economic and Agricultural Impact of Disease;
- Cost/Benefit/Risk Analysis of BoA Extension Technology Packages;
- Assessing Viable Business Enterprises for on or off farm income generation;
- Study Tours for DA's-Domestic or Abroad, to see success cases and to obtain ideas; and
- Experience Exchange for DA's (move from one woreda or kebele to another for short assignments).

III: Subject Matter Specialists Training (Training of Trainers Methods)

- Need to train those who will train the DA's in modules and in-service courses above;
- Help SMS to upgrade degrees to MSc and PhD levels;
- Recruit and Train more Women; and
- Make work conditions better for women staff.

IV: Curriculum Assessment of BoA ATVET Colleges
- Expand Curriculum Assessment to all BoA Training Centers (not just selected two from proposal-Woreta and Kombolcha);
- AMAREW to work with BoA Curriculum Development Committee and BoA Training Service Office in Curriculum Assessment; and
- Training for Teachers at BoA ATVET Colleges (because they are teaching the DA's in the three year Diploma program).

V: Farmer Training

- Farmer Training Centers to bring farmers to the DA's (hard for them to reach all the farmers, but if each had to come a short distance to centrally located FTC, this would help the female DA's, too);

- Use Farmer Field Schools in the absence of facilities;
- Integrated Package Approach;
- Explore Facilities currently available in Pilot Woredas; and
- BoA FTC's constructed in Pilot Woredas-what is the schedule for completion?

VI. Linkages necessary for Training Component

- In-Service, Continuing Education, Distance Learning, Research, ATVET Courses;
- ARARI;
- BoA;
- Woreta
- Bahir Dar University—recommend that they begin a College of Agriculture and become partners with BoA and Woreta Training Center for Distance Education;
- Appropriate NGO's in Amhara and in Pilot Woredas;
- AMAREW Cornell, VT, VSU, ACDI/VOCA;
- Watershed Management Component;
- Micro-Enterprise Component;
- Research Component;
- R2D;

- NGO's working in pilot woredas such as Amhara Women's Association;
- Government Organizations-DPPC; and
- Bilateral and Multilateral Assistance Programs.

Working Group III: Watershed Management
Facilitator: Kent Reid, Watershed Management Project Advisor

Overview –
- A review of yesterday's presentation, with a handout;
- Then, a listening session, to get people's reactions; and
- Finally, a discussion on what we will do together.
- Everyone identified themselves and where they were from, but this was not recorded. A couple of minor questions that arose during the plenary session, e.g. would we work with NGOs and other donors, were answered early, to set the tone for an informal discussion.
- Only high points and consensus conclusions are presented here.

Task 1: Implementation of the integrated Watershed Development Management Team (IWDMT)

When the RFP upon which this proposal was based was written, there was no doubt that the IWDMT would sit in the BoA. Since that writing, however, the regional land-planning group was removed from the BoA and settled in a new agency, the EPLAUA. The home agency for the IWDMT depends to a large extent on the Team's mandate, whether that mandate is mostly planning or mostly implementation. The group felt that the mandate for this Team was unclear. It seems to have roles in both policy setting and in facilitation and coordination. The group feared that the Team would not have any authority, and that it would fall apart as soon as the AMAREW Project ended. The major recommendation from the group was that this mandate be clarified.

Two challenges are expected for this task

- A representative from the Rural Development Bureau flatly stated that an ad-hoc committee whose members crossed agency boundaries was not allowed under current regional regulations. This problem appears to arise from a new civil service policy. (The plenary meeting afterwards concluded that the Team had to have a home institution, but that no problem existed with cross-agency membership. The RDB representative was not present for this plenary discussion.)
- The restructuring of the regional government to eliminate the Zones will affect how this Team operates. The proposal and contract talks specifically about how the Team will interact with the Community Watershed Management Organizations (see below) in the pilot watersheds, but a broader interaction is expected. Is the team expected to interact with kebele-level organizations throughout the region?

Task 2. Planning and Development of Two Pilot Watersheds

Plan of activities:

- Get to know the people in the communities;
- Collection of primary and secondary data;
- Conduct a PRA in each watershed; and
- Establish CWMOs.

Concerns with data availability:
- Integrated documents are difficult to come by. Every organization and expert has their own report, but no overview document.
- Many maps, showing many different resources, are available.
- Biophysical data has been collected by the BoA and EPLAUA.
- The Agricultural Census collected disaggregated data at the household level.
- Satellite imagery exists, and may be available directly from USGS.
- Other institutional sources include NGOs, SERA, ORDA, the special zonal agricultural office, the Bureau of Planning and Economy, woreda-level agency offices, etc.
- The best source may be from the people who know the community.
- To be sure data are accurate, and to keep from going in the wrong direction, the project will need to do a survey of its own.

Concerns with the Community Watershed Management Organizations (CWMOs)
- The watershed that they are concerned with may spread across more than one government administrative unit.
- They may be newly organized, or they may be existing organizations. Existing organizations are preferred, but only if it is an easy shift from the reason they were organized and exist.
- They may have the structure of a cooperative.
- They should be a means of educating local people.
- Very important, we must be careful that they are not hijacked by political parties or individuals who will use them for their own means.
- How many are organized depends upon the results of the PRA. Everyone strongly agreed with this conclusion.

Implementation, through the CWMOs
- Identify the problems, prioritize the problems, and implement activities leading to solutions;
- Communities will buy-in to collecting biophysical data if they can see the benefit. Simple methods/indicators have been developed by SIDA;
- The selected technologies will be those guaranteeing short-term benefits, because impact is needed now;
- Important to have a safety net so people can try new things;
- Important to define property rights, and who will benefit from improvements;
- Question of common property vs. open access vs. private property;
- Question of impact on the surrounding areas, e.g. from grazing, and the need to monitor the area surrounding the community; and
- Question of the role and impact of Relief-to-Development (R2D).

The whole system needs to be examined, and livestock grazing and firewood gathering are critical. All agree that closing a degraded area will enable it to recover, but the pressure that had been being exerted on the closed area does not disappear, it shifts to somewhere else. Several group participants

told stories of projects where the target community improved, but the environmental pressure shifted to an adjoining community that became even more degraded, for a net gain of zero. One-hundred percent of the farmers will say no to reducing animal numbers, because the number of horns indicates wealth.

The group also talked extensively of the food aid, firewood, and cattle linkage. When a community gets food aid because of, say, inability to feed itself due to drought and exacerbated by environmental degradation, normal coping mechanisms are avoided. People do not have to leave because of the food aid, but they still have to cook, and the rate of firewood gathering in a drought area will be greater than firewood growth, leading to further degradation. People may not have to sell livestock, so the same number of animals may be grazing and foraging on an area that does not have enough rainfall to recover. Additionally, the communal lands will suffer the most during a time of environmental stress.

Other considerations for the CWMOs
- Make livestock a main emphasis, and strongly consider some sort of cut-and-carry intervention to solve the free-grazing problem, but look at the whole system – people, firewood, etc.;
- Think of ways to provide meaningful employment;
- Think of activities to generate income for the group and community;
- Look at a wide range of on-the-ground interventions: replacing stone bunds with biological measures, etc.;
- The farmer will have to take some land out of direct production to put in an intervention;
- Farmers like an open countryside, because they see wild animals as threats;
- Changing the minds of farmers will take 15-20 years; and
- Plant material for next June's rainy season will be available from an existing network of nurseries. Buying from these nurseries will help people to realize that they are in a business, and will help in the paradigm shift.

Research and teaching opportunities
- Integrate all biophysical and socioeconomic aspects;
- RRun simple local trials under on-farm conditions;
- Research and disseminate practices that are simple and economically beneficial;
- Don't isolate research and teaching from other disciplines, integrate them; and
- A priority is to teach the farmers;

Working Group IV: Micro-enterprise Development Research
Facilitator: Rich Pelrine, Micro-enterprise Development Project Advisor

Introduction:

This document is divided into two parts. The first part of the document reviews what ACDI/VOCA and its partners proposed to the stakeholders for programmatic activities to take place within the first project year. These activities were, incidentally, 100% accepted by the stakeholders after careful discussion and consideration. The second part of the document lists additions that the stakeholders recommended to be included as a result of discussions held at the kick off workshop.

I**. Activities Proposed in the ASPIRE Proposal**

Micro Finance:

- Development of new financial products;
- Development and improvement of Management Information Systems for Micro Finance;
- Support to MFI clients with BDS facilitated through REMSEDA leading to better loan opportunities for MFIs;
- Continuing the development of Saving and Credit Cooperatives with the Cooperative Promotion Bureau;
- Direct training and mentoring of micro finance practitioners; and,
- Partnering MFIs (particularly ACSI) with Saving and Credit Cooperatives promoted through the Cooperative Promotion Bureau.

Micro Enterprise Development

- Training for woreda level private BDS providers;
- Development of woreda level Community Skills Training Centers with curriculum and qualified training staff for community members at large;
- Linking trained and qualified entrepreneurs with credit providers (MFI and otherwise);
- Identifying locally, regionally and internationally demanded products; and,
- Linking woreda level entrepreneurs with factor and output markets.

Demand Led Entrepreneurship

- Study of channels to available higher value markets;
- Study of skills and resources gaps of small entrepreneurs poised to access new higher value markets;
- Clustering and organizing small entrepreneurs with complimentary opportunities and constraints;
- Linking clustered producers to new markets; and,
- Providing training to BDS providers (public and private) to continue this activity in the future with other entrepreneurs.

Technology Generation and Promotion

- Identification of actors engaged in testing new income generating/cost saving rural technologies;
- Assessment and testing of which available technologies are appropriate to skill level, capacity and market realities in the targeted woredas; and,
- Promotion of technologies through the Micro Enterprise Development and Demand Led Entrepreneurship activities.

II.   Additional Activities Requested by the Stakeholders at the Kick-off Workshop

Capacity Building at ReMSEDA

- SLOT analysis on a department-by-department basis;
- Development of incentives and targets on a department-by-department basis;

- Development of indicators for a paper MIS system for GM decision-making; and,
- Study visit to see ACDI/VOCA BDS program in Uganda.

Private Sector BDS provision through ReMSEDA

- Development of Private BDS certification criteria with REMSEDA and ACSI;
- Development of BDS training modules;
- ToT of REMSEDA field staff to develop training capacity;
- Training of self-selecting BDS providers and competitive selection for certification;
- Development of a subsidy policy for BDS provision;
- Provision of Private BDS subsidy; and,
- Ongoing monitoring.

Public Sector BDS provision by ReMSEDA through BOA, CPB, BOE, and others
- Development of BDS training modules;
- Development of criteria for selecting local NGOs in the targeted woredas for ToT;
- ToT of BOA, CPB, BOE, local NGOs that conform to REMSEDA criteria for partners and others' field staff to develop training capacity;
- Delivery of training; and,
- Ongoing monitoring.

Development of the Monitoring and Evaluation Strategy with Stakeholders

- Train ACSI, CPB and REMSEDA enumerators in PRA techniques;
- Conduct PRA and baseline surveys in target woredas;
- Develop a work plan with indicators for all stakeholders to track; and,
- Begin activities and activity monitoring.

Development of Security for ACSI's MIS System

- Work with ACSI's MIS provider to evaluate the system;
- Arrange for ACSI to receive the source code of their MIS system from the contractor; or,
- If this is not possible, arrange for the contractor to be bonded to protect the integrity of ACSI's operation.

Develop a Credit History Recording System for Tracking MFI Clients

- finance sector to develop a complete database of clients;
- Track client's saving and repayment performances;
- House, update and maintain this database in a mutually acceptable location; and,
- Have clients provide written authorization that lenders can access these financial records before providing them loans.

Conduct an Impact Assessment of ACSI's Services

- Using the Assessing Impact of Micro Finance Services (AIMS) framework and methodology, interview ACSI's clients in the targeted woredas;
- Determine the level of client satisfaction and determine what further may be done to improve ACSI's services on the basis of client needs; and,

- Develop new products and processes with ACSI.

Conduct a Strategic Planning Exercise with ACSI

- Following SLOT analysis on ACSI's departments and AIMS analysis on ACSI's clients, ACSI's Strategic plan should be adjusted.

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